

IMPROVEMENT OF WELFARE THROUGH ISLAMIC FINANCIAL MANAGEMENT (CASE STUDY OF FISHERMEN'S FAMILY IN INDONESIA)

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ABSTRACT

Most are still traditional fishermen with socio-cultural characteristics that are not conducive. Especially during the 19th Covid Pandemic, not only physical and mental health that needs to be maintained, but family finances in the pandemic corona virus must also be maintained. Therefore this study aims to determine the implementation of coast fishermen financial management in Indonesia and to analyze the implementation of Islamic family financial management in improving the welfare of beach coast fishermen in Indonesia. The research approach in this study is a qualitative approach. The calculation of welfare uses the calculation of Fishermen Exchange Rate (FER), the category of family financial management, based on financial management answers based on the Islamic perspective. The fisherman exchange rate (FER) in May 2019 increased by 0.64% compared to the same month in 2018, from 112.36 (May 2018) to 113.08 (May 2019). This means that in May 2019 the purchasing power of fishermen has improved compared to the same month in 2018. Next, the results of research conducted by researchers show the number of coast fishermen (respondents) that is equal to 61.7% carrying out financial management planning, implementation, and monitoring and evaluation stages with the low category and as much as 29.08% of coastal fishermen (respondents) carry out financial management in the planning, implementation, and monitoring and evaluation stages of the medium category, while at frequent intensity it is 9.22%. The results of the interview to see its implementation in the Islamic perspective that is the main priority of coastal fishermen is education for their children, because according to them education can improve their lives, healthy and simple, allocation for social funds by making contributions for social activities taken can be a week or a month once which aims to help each other fellow fishermen, both related to the celebration event, misfortune (death or illness), mutual help capital to go to sea, both in the form of community social groups, majlis taklim (perwiritan), or create cooperatives.

Keywords: Welfare Indicator, Family Financial Management, Islamic Perspective

I. INTRODUCTION

In general, the coastal areas in Indonesia are inhabited by traditional fishermen and fishing fishermen (workers). Tides of production fisheries or catches have a big influence on the fishermen family economic dynamics. So that fisherman families must be able to manage their finances. The size of the family income is not the only determinant of whether or not the fulfillment of needs. Even a small income if it managed carefully and well will be able to meet the needs which are considered important by the family. Conversely, a large income may not be able to meet all needs if it is wrong or inaccurate in managing it.

The poverty level of coastal communities in Indonesia is still very worrying at 32.4%. In fact, Indonesia is the largest archipelago country where the sea should be the main potential. Some technical problems hampering the welfare of fishermen, among others, most are still traditional fishermen with socio-cultural

characteristics that are not conducive. Then, the fishing fleet structure is still dominated by small / traditional businesses with low science and technology capabilities. Of that number, only 4,487 ships are classified as modern, while 241,889 fishing vessels are still motorized boats. Furthermore, the problem if it cannot melal, due to bad weather or because of expensive operational costs, resulting in a few months of not going to sea , most fishermen do not work because they do not have other skills. It is at this time that fishermen owe a lot to loan sharks with high interest (Ratna, 2018), As a result, most of the fishermen's income earned during the sea season is used to pay debts .

Therefore it is necessary to have a concept in management that can help and be considered, for a family. Through financial management, we will learn how to make decisions based on priorities according to the conditions of each family. We can prioritize needs that are very important, important, and less important, so that we hope that there is money left for future needs by saving.

Family financial management is a way to manage family finances regularly and carefully through the stages of planning, implementation, and supervision / assessment. This management skill is very important possessed by every family, because the adequacy of family income depends on how to manage the family economy. Without knowledge of financial management, especially financial planning, the family economy can be "chaotic", so that family life becomes uneasy and family welfare is not achieved. Even further consequences can cause family rifts.

Financial management could be s ne of the key elements for the economic activities of the family. Personal and family financial management within Islam itself biased a so-called *SakinahFinance*. Family financial management is very important for the welfare of every individual and family in everyday life. The essence of Islamic financial management is management by determining priorities and household budget. Islamic teachings urge Muslim families to manage finances according to the teachings of Allah to ensure success in life.

A Muslim family in managing expenditure basically has to be based on Islamic consumption patterns, which are oriented to the needs (*needs*) and prioritizing the benefits (*utility*) and trying to reduce excessive desires (Rosalia, 2016).

Managing finances is not an easy problem and can be done just like that by everyone. As it is known that human needs are very many, such as eating, drinking, clothing, shelter, education, health, recreation, transportation, and so on, while the means of satisfying needs in the form of money is limited. This is why people tend to say less than more, because they don't know how to manage their finances.

Financial management is often encountered by people's misperceptions such as: failing to set measurable financial goals, making financial decisions without understanding the impact of their decisions, feeling confused about financial planning accompanied by investment activities, financial planning thinking only to get rich, thinking that planning finance is only for adults, waiting until financial turmoil begins to make financial planning, hoping for unrealistic returns on investment activities.

Senduk (2000) says several reasons why families need financial planning, namely:

- a) There are financial goals to be achieved.
- b) The current high cost of living.
- c) Increased cost of living from year to year.
- d) The state of the economy will not always be good.
- e) Physical humans will not always be healthy.
- f) The number of alternative financial products.

Financial planning needs to be done because all people basically have uncertainty, that is fear of the future of financial life, because essentially life is uncertainty and no one is able to prevent accidents, suffering and hardship and pursue luck and good fortune. With financial planning will provide options to deal with the future front.

To achieve the management of the maximum, then when should the financial plan must be optimal and should be done by the financial planning are: set financial goals are measurable, reevaluate financial condition periodically, began planning s e early as possible, establishing financial goals need to be realistic, achieving financial goals requires Fighting (Goss, 2018).

Islamic family financial management is very much needed in order to achieve *sakinah finance* . There are some points that we must know first before managing family finances in an Islamic way. Among them we must know the Islamic view of property, the process to get sustenance, determine priorities, and make a household budget.

Based on the background of the problem above, the problem formulation in this research is, "How is the implementation of Islamic family financial management in improving the welfare of fishermen families on the coast in Indonesia?"

II. Theoretical review

1. Definition of Islamic Family Financial Planning

According to *Certified financial planner, board of standards, inc.* family financial planning is the process of achieving one's life goals through planned financial management.

Financial planning is the process of planning short-term and long-term financial goals. What is meant by financial goals is the financial desires to be realized. One financial planner is like family financial planning as a way to arrange the balance of income on one side with spending on the other side in the form of consumption, savings and investment.

Islamic finance practitioner, Murniati Mukhlisin, said that managing Islamic finance is different in intention. Before working to make a living it is necessary to intend that the purpose of making money is to worship not merely to collect wealth.

The principles governing Islamic family finances, are:

a. Make Priority

The first thing in managing family finances starts from understanding what the needs of the family start from savings, house bills, electricity, telephone, service costs, health, and so on. Each family must have a component of expenditure that varies according to the level of income and also the types of needs and other routine expenses. Then it's good to understand your family's financial profile.

Islam teaches to manage finances well. This is as a treasure in Islam is a tool to be able to carry out a better life and also provide many benefits for the people. Especially in Islam there are rules of zakat to clean assets while maintaining economic balance in Islamic.

b. Economical and Simple

Before talking about managing family finances, of course Muslim families must first understand that the Messenger of Allāh SA taught the people to be able to live simply. We can know that the Messenger of Allah and his companions died in a condition not leaving a large inheritance or abundant wealth. They are wealthy nobles, have high positions in society but are not lavish in their lives.

Simple life does not mean poor or unable to meet their needs. Simple life means we limit ourselves to not live excessively, wallowing in wealth and world happiness. Especially if the excess possessed property makes humans not want to share with other humans.

In general, the more and more of the assets they own, the higher the social funds or grants of wealth to the people. The greater the responsibility borne to provide more benefits to the community. For this reason, the Prophet and the teachings of Islam gave orders to be able to live simply and not to be excessive.

c. Allocate to Zakat

Paying zakat is one of the pillars of Islam. Ideally the expenditure for zakat is already prepared in the list of routine expenses. In addition to zakat, infaq and alms is also recommended because alms is one way to purify property. In Islam 2.5% of the income received there are rights of others in it.

Therefore, set aside from the income received at least 2.5% to help people in need either directly or through alms-giving agencies.

2. Manage Sharia Finance

Managing Islamic finance is an activity to manage finance to achieve the goals determined by observing the principles of sharia. In order for financial goals to be achieved, each individual or family must pay attention and manage income and expenditure items so that in the future, when there is a sudden need not more confused thinking about it.

In Islamic teachings, it is said that money, wealth or wealth is only a deposit from Allah. Therefore, the acquisition, management and use must be in accordance with sharia so that it can be accounted for in the afterlife.

The sharia family financial planning, namely:

- a) *Revenue*, the income obtained must be sourced from halal business because halal income will bring blessings.
- b) *The amount of expenditure*, the amount of expenditure will largely determine the amount of savings that can be set aside to meet future needs. In Islam also forbids excessive spending, besides that luxurious lifestyle is one of the qualities of people who are kufr towards the favor of Allah.
- c) *Future life*, The need to prepare for retirement as well as preparation for the hereafter. Financially, many ways given by Allah to us to use His wealth as a provision for eternal life, Zakat, pilgrimage and pilgrimage, alms, infaq, and waqf are ways we can take to get happiness in the hereafter.
- d) *Islamic insurance*, the need for protection against unexpected events and can significantly affect your financial life.
- e) *Managing Debt*, Debt is not something that is despicable and despicable. But, the use of debt facilities, especially through institutions, such as banks and other financial institutions, needs to pay attention to Islamic law to avoid debt transactions that contain elements of usury. Debt needs to be managed properly in order to bring benefits optimally while minimizing the risks that might occur.
- f) *Investing*, investing is doing an effort that you can do to meet the needs of the future.
- g) *Zakat*, Purgation of property is part of God's command that we must fulfill. The treasure obtained is just entrusted by Allah SWT.

III. Research methodology

1. Research Approach

The research approach in this study is a qualitative approach. This qualitative research aims to build a proposition and explain the meaning behind social reality that occurs showing a phenomenon that occurs preformance in domestic life.

While the type of research used is descriptive qualitative research. The reason the researcher uses this type of descriptive qualitative research is because it is in accordance with the nature and purpose of the research to be obtained rather than testing a hypothesis, but trying to get a picture of the implementation of Islamic family financial management in improving the welfare of coastal fishing communities in Indonesia.

2. Research Objects and Subjects

In this study, the research object is the implementation of the financial management of society should be a rakat coastal fishermen in Indonesia and its implementation Islam i to improve their welfare. Whereas in this study, the subject of the study in question was Muslim fishermen who were in the coastal areas of Indonesia.

3. Research Informant

In qualitative research, the informant is a resource who can provide the information needed. Informants are very important for research, in determining the informants that will be used to provide information in research are determined using purposive sampling technique. In this research to get the right information the selection of informants must be chosen carefully, because this study examines the implementation of Islamic family financial management in improving welfare. To resolve the existing problem, the researcher decided that the informants chosen to represent this research were based on the following criteria:

- a. Fishermen Group
- b. Muslim fishermen
- c. Low-income fishermen
- d. Educated fishermen max High School
- e. Coastal areas in Sumatra, Java and Sulawesi.

Research sites

This research was conducted on fishing communities on the coast. The areas for this research are:

- a. Belawan Medan

- b. Langkat
- c. Tanjung Balai
- d. Pariaman, Sumatera Barat
- e. Padang
- f. Sibolga
- g. Banda Aceh
- h. Tanjung Balai Karimun
- i. Pasuruan
- j. Madura
- k. DIY Yogyakarta
- l. Makassar
- m. Batam
- n. Tanjung Pinang
- o. Bengkulu

5. Data analysis technique

The results of this study will be analyzed descriptively qualitatively, namely by describing, summarizing various conditions, various situations, or various social reality phenomena that exist in the community that are the object of research and trying to pull that reality to the surface as a feature, character, model nature, sign or a description of a particular condition, situation or phenomenon (Goss, 2016).

Data processing in this study consisted of:

a. Data reduction is the process of selecting, focusing on simplification, abstracting, transformation of rough data arising from field notes. The steps taken are sharpening the analysis, classifying or categorizing into each problem through a brief description, directing, removing unnecessary, and organizing data so that it can be withdrawn and verified. The data reduced included all data regarding the research problem. Reduced data will provide a more specific picture and make it easier for researchers to collect further data and find additional data if needed. The longer researchers are in the field, the amount of data will be more and more, more complex and complicated. Therefore, data reduction needs to be done so that the data does not overlap so as not to complicate further analysis.

b. After the data has been reduced, the next analysis step is the presentation of the data. Presentation of data is as a collection of 31 structured information that gives the possibility of drawing conclusions and taking action. Presentation of the data is directed so that the resulting reduction data is organized, arranged in a relationship pattern so that it is more easily understood. Presentation of data can be done in the form of narrative descriptions, charts, relationships between categories and flowcharts. Presentation of data in this form makes it easier for researchers to understand what is happening. In this step, the researcher tries to compile relevant data so that the information obtained is concluded and has a certain meaning to answer the research problem. A good data presentation is an important step towards achieving a valid and reliable qualitative analysis. In presenting data, it does not merely describe narratively, but it is accompanied by a continuous analysis process until the process of drawing conclusions. The next step in the process of analyzing qualitative data is to draw conclusions based on the findings and verify the data.

c. The stage of drawing conclusions from all data that has been obtained as a result of research. Conclusion or verification is an attempt to look for or understand the meanings, regularities, patterns, explanations, causal flow or propositions. Before drawing conclusions, data reduction, data presentation and conclusion drawing or verification of previous activities are carried out. In accordance with Miles and Huberman's opinion, the analysis process is not one-time, but interactive, back and forth between the activities of reducing, presenting and drawing conclusions or verification during the study period. After verifying it can be concluded based on the results of the research presented in the form of narration. Drawing conclusions is the final stage of data analysis activities. Drawing conclusions is the final stage of data processing.

Wherein in step a nalysis the data descriptively, researchers also meng use stages :

- a. Formulation for calculating Fisherman Exchange Rate (NTN)

$$NTN = Y_t / E_t$$

$$Y_t = YF_t + YNF_t$$

Where ;

$$E_t = EF_t + EK_t$$

Yft = Total fishermen income from fishing business period t

YNFt = Total fishermen income from non-fishery business period t

Eft = Total expenditure of fishermen for the period of fisheries business t

Ect = Total expenditure of fishermen for the consumption of fishermen's family period t

t = Period of time

b. Descriptive statistical analysis is used to describe: a) family specificity (age of husband and wife, wife's occupation, husband's employment status, length of husband and wife's education, family size, and income per capita). b) Family financial management, consisting of 3 sub-levels, namely planning (13 questions), implementation (14 questions), and monitoring and evaluation (4 questions). Each item has 3 answers provided, which is never given a score of 1, sometimes given a score of 2, and often given a score of 3. Because the three sub-level levels have an unequal number of questions, each score is transformed into an index, with the following formula:

$$\text{Indeks} = \frac{\text{Skor yang dicapai} - \text{skor terendah}}{\text{skor tertinggi} - \text{skor terendah}} \times 100$$

c. Then the index for each sub-level level is averaged, so that the total financial management index score is obtained. Overall the application of family financial management is grouped into three groups with *cut-offs* used in each category interval for this variable, namely:

- a. Low: <60
- b. Medium: 60-80
- c. Height: > 80

IV. Results and Discussion

1. Results

Furthermore, with regard to a general overview of respondents who became inform a n in this study can be described by age, husband and wife education, employment status, family size, and family pendapatan per capita compared with the opinion of fishermen in Indonesia.

Based on the guidelines for filling out the list of questions provided by researchers to the groups of fishermen who were respondents in this study, are:

The table . 1

Example Distribution Based on the Side of Specific That Is Clinging To A Fisherman's Family

| No | Variable | Minimum | Maximum | Average ± Standard Deviation |
|----|--------------------------------|---------|------------|------------------------------|
| 1 | Wife's age (years) | 23 | 60 | 37.66 ± 11.54 |
| 2 | Husband age (years) | 27 | 65 | 43.22 ± 10.33 |
| 3 | Wife Education (years) | 6 | 12 | 8.2 ± 2.3 |
| 4 | Husband's Education (years) | 6 | 12 | 10.4 ± 2.6 |
| 5 | Large family (people) | 2 | 7 | 4.8 ± 2.7 |
| 6 | Family income (Rp / month) | 800,000 | 12,000,000 | 3,560,000 ± 2,449,548 |
| 7 | Per capita income (Rp / month) | 403,225 | 2,700,000 | 936,850 ± 765,205 |

Based on the results of calculations conducted by researchers described based on the table above provides information on the average age of the wife is 37.66 years and the average age of the husband is 43.22 years. According to BPS 2019 the average age is included in the stages of productive age for the 14-64 age group that is between 35-39 years and 40-44 years. Around 73.6% of wives and 60.4% of husbands have elementary education. The average family size is 4.8 people. According to the BKKBN 2018 the average is included in the moderate family category.

The income of fisherman families is uncertain because it depends on the length of the season and the weather that is currently difficult to predict. The results showed that the average income of fishermen during the season to get fish in large quantities amounted to Rp12,000,000, the average income during the normal season was Rp7,500,000, and the average income during the lean season (hard to get fish) was Rp2. 500,000. Meanwhile, the average total income of fishermen's families in this study is Rp 3,560,000 per month, while the average monthly per capita income of families is Rp 936,850, this figure is far above the poverty line in Indonesia, which is Rp 425,250 . However, if seen from the minimum distribution value (Rp. 403,225) there are still families (20.6%) who are below the poverty line. Furthermore, there are 32% of fishermen wives who have jobs by opening a processed fish business such as salted fish business, crackers and other foodstuffs. The reason they open the business is to help the husband in meeting family needs. While the rest (68%) chose not to work (housewives) on the grounds that they did not have skills and were poorly educated and did not have adequate business capital or experience.

Furthermore, based on research conducted by researchers, there are two types of fishermen based on boat ownership, namely ship owner fishermen and boat worker fishermen. The types of vessels commonly used by fishermen are based on the geographical situation where the fishermen are, while the types of vessels used are trawlers, ring boats, 1 GT piber with kempompong engines , fishing bots with hanging machines, dinghy boats, GT 3 motorboats, but by the entire fishing boat used is a *gross ton* motor boat (GT) 1-10 or 5-20 *Paarden Kracht* (PK). Where almost all fishermen have their own boats with a small capacity that is equal to 78.5 % the remaining 21.5% are as working fishermen. This is because the average fisherman already has a group of fishermen who get boat assistance from the local government and cooperatives that provide capital loans. Furthermore, it can be concluded that the use of boat size and fishing gear will affect the number of catches, ie the greater the boat, the bigger the fishing gear and the number of catching fish. However, there are several professions that are carried out by fishermen in fulfilling their daily needs, which are currently very difficult to predict, namely running the profession as Head of RT, Construction Workers, Pedicab, Ojek, Trading, Transport Workers, Repairing Ship Machines, and opening a processed fish business.

2. Discussion

Objective welfare analysis is an analysis that explains the level of fulfillment of basic needs and development objectively based on general criteria in Indonesia . Based on this the researchers used an analysis based on the Exchange Rate of Fishermen who came from the Central Statistics Agency (BPS) as an assessment of the level of objective welfare. Even the results of the analysis are:

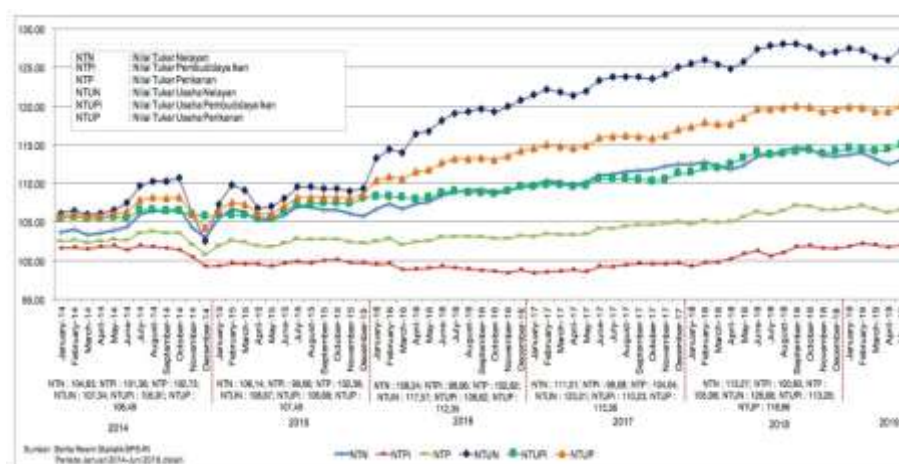


Figure . 1 Chart of Fisherman Exchange Rates

The fisherman exchange rate (NTN) in May 2019 increased by 0.64% compared to the same month in 2018, from 112.36 (May 2018) to 113.08 (May 2019). This means that in May 2019 the purchasing power of

fishermen has improved compared to the same month in 2018. Meanwhile, if compared with the previous month an increase of 0.54%, from 112.47 (April 2019) to 113.08 (May 2019). This happened because the increase in It was 1.15 percent higher than the increase in Ib of 0.61 percent. The increase in It was caused by the increase in It in the group of catching public waters (especially cork fish and baung fish) by 1.13 percent and the group of sea fishing (especially tuna and snapper) by 1.13 percent. Ib increased by 0.61 percent due to the increase in the KRT group index and the BPPBM group index by 0.82 percent and 0.17 percent respectively

The next step, the researcher used subjective welfare analysis, which is an analysis of the satisfaction of the wife to the level of fulfillment of welfare which is objectively indicated, measured using welfare indicators. The subjective analysis conducted by researchers uses indicators of the stages of a prosperous family according to BKKBN, the level of income of coastal fishermen, the category of family financial management, stages of implementation of fisherman family management, so that researchers can formulate, the implementation of Islamic family financial management in improving the welfare of fishermen families on the coast Indonesia, namely: based on the Indicators of Family Welfare Stages According to the BKKBN Based on the results of the interview from a list of interview questions conducted by the researcher regarding the indicators of the stages of a prosperous family according to the National Population and Family Planning Agency (BKKBN), namely:

1) 30.5% of fishermen are in the category of prosperous family III which is a family that has been able to meet all the basic needs, psychological social needs and family development, but has not been able to make regular contributions to the community such as material donations and play an active role in community activities that is with the sixteenth point (16) and the nineteenth point (19) are not fulfilled.

2) Prosperous family category II is 48.9% which shows that the family, besides being able to fulfill its basic needs, has also been able to meet its development needs such as the need to save and obtain information, namely by not meeting the eighth point (8) and the ninth point (9), and

3) The remaining 20.6% are in prosperous families I, namely families that have been able to meet their basic needs to a minimum but have not been able to meet their social psychological needs such as the need for education, family planning, interaction of the environment of residence and transportation, the unmet points are the fifth (fifth 5).

Furthermore, there needs to be an explanation regarding the level of welfare of fishermen in terms of national welfare to illustrate the next subjective welfare, are:

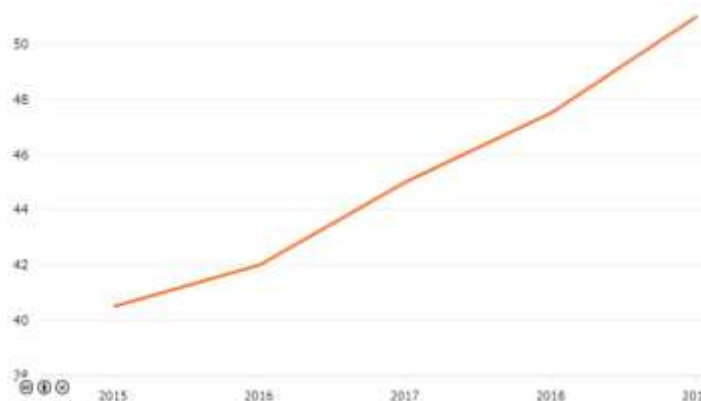


Figure. 2 Level of Welfare of Coastal Fishermen

The problem of poverty and income inequality of coastal communities is still a problem that must be resolved in the development of national economic development. Although the economy continues to grow every year and policies regarding fishermen, there are still unresolved and possibly increasing coastal community problems, this is related to policies that are not yet in line with the fishermen's needs based on geographical location and the needs of different fishermen in each region and therefore need there is an adjustment in each region, whereas in some areas the reclamation policy is a scourge for the level of income of fishermen who continue to decline due to the effects of the reclamation policy, for example in the coastal areas of Surabaya. Based on the graph above, the first Marine and Fisheries Community Welfare Index from 40.5% in 2015 to 51% in 2019 there was an increase of around 10.5%. secondly, the growth of Fisheries GDP rose from 7% in 2015 to 12% in 2019 yaotu increased by about 5% from 2015. As for several things that need to be done to continue to improve it, namely to increase supervision of management of marine and fisheries resources, utilization of marine resources for economic development and welfare of fishermen and coastal communities that are continuously and become

a sustainable program to help increase the understanding and ability of fishermen in accordance with the times, both in terms of technology and financial management.

Table. 2
Family Financial Management Category

| Category | Financial Management Planning Phase | | Financial Management Implementation Phase | | Financial Management Monitoring and Evaluation Phase | | Total | |
|----------------|-------------------------------------|-------|---|-------|--|-------|-------------|-------|
| Low (<60) | 174 | 61.7 | 174 | 61.7 | 174 | 61.7 | 174 | 61.7 |
| Medium (60-80) | 82 | 29.08 | 82 | 29.08 | 82 | 29.08 | 29.08 | 29.08 |
| | 26 | 9.22 | 26 | 9.22 | 26 | 9.22 | 26 | 9.22 |
| Height (> 80) | | | | | | | | |
| Total | 282 | 100 | 282 | 100 | 282 | 100 | 282 | 100 |
| Min – Max | 16-98 | | 34-88 | | 40-100 | | 38-96 | |
| Average ± SD | 58.8 ± 13.4 | | 54.5 ± 13.5 | | 76.9 ± 12.1 | | 62.9 ± 10.3 | |

Family financial management consists of the planning, implementation, and *monitoring* and evaluation stages. The results of research conducted by researchers showed the number of coastal nelayan (respondents) in the amount of 61.7% did the financial management of the planning, implementation, and *monitoring* and evaluation stages with a low category and as much as 29.08% of coastal fishermen (respondents) carried out financial management of the planning stage, implementation, and *monitoring* and evaluation in the medium category. Family financial management is included in the low category if the family has never carried out the three stages of financial management, is said to be moderate if the family carries out the three stages of financial management in intensity sometimes, and is said to be high if carrying out all three stages of financial management in intensity often, namely 9.22%.

As for the average of coastal fishermen (respondents) who answered never on the issue for the planning stage, namely:

- 1) Having financial goals (short, medium and long term) such as daily food shopping, school fees for children, buying furniture / vehicles and going on pilgrimage.
- 2) Budgeting the cost of education and health for children.
- 3) Planning to save for the future.
- 4) Have a written budget every week or every month.

As for the average of coastal fishermen (respondents) who answered never on the issue for the implementation phase, namely:

- 1) Record all daily income and expenses
- 2) Inserting / separating money into categorized envelopes / places
- 3) Keep your own savings for old age

As for the average of coastal fishermen (respondents) who answered never on the issue for the planning stage, namely:

- 1) Having financial goals (short, medium and long term) such as daily food shopping, school fees for children, buying furniture / vehicles and going on pilgrimage, which is 80.25%
- 2) Budgeting the cost of education and children's health , which is equal to 47.1%
- 3) Planning to save for the future, which is 45.3%
- 4) Have a written budget every week or every month, which is 85.4%

As for the average of coastal fishermen (respondents) who answered never on the issue for the implementation phase, namely:

- 1) Record all daily income and expenses, which is 64.8%
- 2) Inserting / separating money into categorized envelopes / places, which is 96.3%
- 3) Saving own savings for old age, which is 65.7%

The average of the coastal fishermen (respondents) who answered had never been to the problem for the monitoring and evaluation stage, namely evaluating financial expenditure according to plan, which amounted to 75.2%.

In earning a living to revive the family, it is necessary to have an intention to do everything that is worthy of worship because it will benefit in the world in the form of material benefits with benefits in the afterlife in the form of blessings (reward), because regulating finance in Islam is different in intention and does not interfere with activities worship is shown based on the results of interviews conducted that the activities of earning a living do not interfere with worship activities that is equal to 98.6%. The intention to work which is intended to earn a living needs to be intended if the purpose of making money is to worship not merely to collect wealth and not interfere with worship activities.

The principles of regulating Islamic family finances that have been implemented by coastal fishermen, namely:

a. Make Priority

Based on the results of interviews conducted, the main priority of coastal fishermen is education for their children, because according to them education can improve their lives. Only related to fulfilling their food needs, coastal fishermen voluntarily prioritize the needs / interests of their children, both the needs of meeting their children's food, education and health needs rather than their needs.

Islam teaches to manage finances well. This is as a treasure in Islam is a tool to be able to carry out a better life and also provide many benefits for the people, relating to providing social contributions, relating to capital for fishing and activities of parties and other family sickness. Especially in Islam there are rules of zakat to clean assets while maintaining economic balance in Islam.

b. Economical and Simple

Before talking about managing family finances, of course Muslim families must first understand that the Messenger of Allāh SA taught the people to be able to live simply. In relation to the financial management of coastal fishermen families do not have a medium and long term plan, furthermore they also do not understand the importance of both productive and savings investments as a form of long-term protection by having savings and insurance, and if they die in a state that does not leave a large inheritance or good enough property of the family they live in.

Simple life does not mean poor or unable to meet their needs. Simple life means we limit ourselves to not live excessively, wallowing in wealth and world happiness. Especially if the excess possessed property makes humans not want to share with other humans.

c. Allocation for Social funds

In general, the more and more of the assets they own, the higher the social funds or grants of wealth to the people. The greater the responsibility borne to provide more benefits to the community. For this reason, the Prophet and the teachings of Islam gave orders to be able to live simply and not to be excessive. In the culture carried out by the coastal community has the privilege of making contributions for social activities that can be taken once a week or once a month which aims to help each other fishermen, both related to a celebration event, misfortune (death or illness), mutual capital help to sea, both in the form of community social groups, majlis taklim (perwiritan), or creating savings and loan cooperatives.

V. Conclusion

Based on the discussion in this study, the conclusions in this study, namely:

As for the average of coastal fishermen (respondents) who answered never on the issue for the planning stage, namely:

1. Having financial goals (short, medium and long term) such as daily food shopping, school fees for children, buying furniture / vehicles and going on pilgrimage, which is 80.25%
2. Budgeting the cost of education and children's health, which is equal to 47.1%
3. Planning to save for the future, which is 45.3%
4. Have a written budget every week or every month, which is 85.4%

As for the average of coastal fishermen (respondents) who answered never on the issue for the implementation phase, namely:

1. Record all daily income and expenses, which is 64.8%
2. Insert / separate money into categorized envelopes / places, which is 96.3%
3. Keep your own savings for old age, which is 65.7%

The average of the coastal fishermen (respondents) who answered had never been to the problem for the monitoring and evaluation stage, namely evaluating financial expenditure according to plan, which amounted to 75.2%.

In earning a living to revive the family, it is necessary to have an intention to do everything that is worthy of worship because it will benefit in the world in the form of material benefits with benefits in the afterlife in the form of blessings (reward), because regulating finance in Islam is different in intention and does not interfere with activities worship is shown based on the results of interviews conducted that the activities of earning a living do not interfere with worship activities that is equal to 98.6%. The intention to work which is intended to earn a living needs to be intended if the purpose of making money is to worship not merely to collect wealth and not interfere with worship activities.

The principles of regulating Islamic family finances that have been implemented by coastal fishermen, namely:

1. Make Priority

Based on the results of interviews conducted, the main priority of coastal fishermen is education for their children, because according to them education can improve their lives. Only related to fulfilling their food needs, coastal fishermen voluntarily prioritize the needs / interests of their children, both the needs of meeting their children's food, education, and health needs rather than their needs.

2. Economical and Simple

Before talking about managing family finances, of course Muslim families must first understand that the Messenger of Allāh mengajarkan taught his people to be able to live simply. In relation to the financial management of coastal fishermen families do not have a medium and long term plan, furthermore they also do not understand the importance of both productive and savings investments as a form of long-term protection by having savings and insurance, and if they die in a state that does not leave a large inheritance or good enough property of the family they live in.

3. Allocation for Social funds

In general, the more and more of the assets they own, the higher the social funds or grants of wealth to the people. The greater the responsibility borne to provide more benefits to the community. For this reason, the Prophet and the teachings of Islam gave orders to be able to live simply and not to be excessive. In the culture carried out by the coastal community has the privilege of making contributions for social activities that can be taken once a week or once a month which aims to help each other fishermen, both related to a celebration event, misfortune (death or illness), mutual capital help to sea, both in the form of community social groups, majlis taklim (perwiritan), or creating savings and loan cooperatives.

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